



CANNON BUILDING  
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DOVER, DELAWARE 19904-2467

**STATE OF DELAWARE**  
**COUNCIL ON REAL ESTATE APPRAISERS**

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PUBLIC MEETING MINUTES:	<b>COUNCIL ON REAL ESTATE APPRAISERS</b>
MEETING DATE AND TIME:	<b>Tuesday, September 16, 2014 16, 2014 at 9:30 a.m.</b>
PLACE:	861 Silver Lake Boulevard, Dover, Delaware <b>Conference Room A</b> , 2nd floor of the Cannon Building
MINUTES APPROVED:	<b>October 21, 2014</b>

**Members Present**

Lynn Baker, Professional Member, Vice Chair  
Ronald Mandato, Professional Member  
Douglas Nickel, Professional Member  
Kevin Gillis, Banking Member  
Frank Long, Public Member  
Patricia Ennis, Public Member

**Division Staff/Deputy Attorney General**

Kevin Maloney, Deputy Attorney General  
Amanda McAtee, Administrative Specialist II

**Members Absent**

Georgianna Trietley, Chair, Professional Member

**Public Present**

Beverly Wilson

**Call to Order**

Mr. Baker called the meeting to order at 9:32 a.m.

**Review and Approval of Minutes**

July 15, 2014

The Council reviewed the minutes from the July 15, 2014. Mr. Mandato made a motion, seconded by Mr. Nickel, to approve the minutes as submitted. By unanimous vote, the motion carried.

**Introduction of New Council Members**

Kevin Gillis, Banking Member  
Patricia Ennis, Public Member

Mr. Baker introduced Ms. Ennis and Mr. Gillis to the Council.

Annulment Appeal Hearing for Andrew Smith 9:30 a.m. Re-scheduled for October 21, 2014 1:30 p.m.

Ms. McAtee stated that Mr. Smith requested a continuance and that the Council chair, Ms. Trietley had approved his request. Mr. Smith's hearing would be held at the next Council meeting on October 21, 2014.

**Unfinished Business**

Status of Complaints

19-04-13 Dismissed by the Office of the Attorney General – Insufficient Evidence

Mr. Baker stated that complaint 19-04-13 had been dismissed.

Review and Deliberation Council Orders

Charles R. Moore

Frank Kromka

Frederick S. Lewis III

Elizabeth S. Ketterman

Ms. McAtee stated that Council voted on hearing officer recommendation at the last meeting and Mr. Maloney drafted the orders and the Council signatures were just ratifying the decision made at the last meeting.

Continued Discussion of Awarding CE Credit for Attending Council Meetings

Mr. Nickel felt it that it would be a nice gesture. Mr. Mandato stated that attendance at Council meetings had always been low. Mr. Maloney stated that he would draft a regulation that would state that the meeting would have to be at least one hour in length. The Council would review Mr. Maloney's draft at the next meeting.

**New Business**

Legislative Memo from David Mangler, Division Director

Mr. Maloney questioned if the Council wished to change their statute. Mr. Nickel stated that he had no recollection of the Council requiring a statute change. Mr. Mangler stated that the memo was a standard memo issued every fall to determine if any of the boards or commissions had legislation to submit. Mr. Mangler stated that the Division recommends that each board select an individual to serve as a legislative contact point in case any bills arise from the public that could affect their statute. Some boards decide to not select someone and want issues to come before the whole board. Mr. Baker requested that Ms. McAtee put on the next agenda the discussion to select a legislative contact point.

New Complaints

None

Ratification of Issued Licenses

Mr. Mandato made a motion, seconded by Mr. Long, to ratify the list of licenses listed below. The motion carried unanimously.

Michalski, Michael S. Certified General Real Property Appraiser  
Winters, Peter E., Certified General Real Property Appraiser  
Foley, Richard A., Certified Residential Real Property Appraiser  
Lane, Thomas E., Certified Residential Real Property Appraiser  
Fernandes,, Christopher W. Appraiser Trainee  
Reilly, Sean M. Temporary Practice Permit  
Mellen, Suzanne R Temporary Practice Permit

Owens, Ronald K., Jr. Temporary Practice Permit  
Fatout, Troy L. Temporary Practice Permit  
Satter, John Charles Temporary Practice Permit  
Nell, Bruce E. Temporary Practice Permit  
Black, James Robert, III Temporary Practice Permit  
Ansay, Matthew Daniel Temporary Practice Permit  
Hallman, Patrick D. Temporary Practice Permit  
Dalbom, Darin A. Temporary Practice Permit  
Gaev, Ilya Nicholas Temporary Practice Permit  
Pierson, Tanya J. Temporary Practice Permit  
Porter, Ann Christine Temporary Practice Permit  
Fatout, Troy L. Temporary Practice Permit  
Pascual, Gregg D. Temporary Practice Permit  
Mosteiro, Christine C. Temporary Practice Permit  
Nell, Bruce E. Temporary Practice Permit  
Harland, Chris L. Temporary Practice Permit

#### Ratification of Issued AMC Permits

Mr. Mandato made a motion, seconded by Mr. Nickel, to ratify the list of AMC permits listed below. The motion carried unanimously.

Accurate Title Group, LLC  
EPIC Property Solutions, LLC  
MountainSeed Appraisal Management, LLC  
Old Republic Diversified Services, Inc.  
Lenders Choice AMC, LLC  
Collateral Management LLC  
Trimavin, LLC  
Nationwide Property & Appraisal Services  
Axis Appraisal Management Solutions  
Trident Services, LLC  
DataVerify National Property and Valuation Service, Inc.  
Real Estate Valuation Partners, LLC  
Springhouse, LLC  
LandSafe Appraisal Services, Inc.  
Elliott & Company Appraisers, Inc.  
Finiti, LLC  
Urban Lending Solutions  
AAMC-Link, LLC  
ServiceLink Appraisal, LLC  
Digital Risk Valuation Services, LLC  
StreetLinks LLC  
Novo Appraisal Management Corporation  
Mortgage Information Services, Inc.  
Landmark Network, Inc.  
DartAppraisal  
Allstate Appraisal LP  
Asset Management Outsourcing  
Electronic Appraisal Solutions, Inc. dba Valligent  
NationalLink Valuations, LLC  
Order Pro USA, LLC  
Pro-Teck Services, Ltd

RRR Appraisal Services, Inc.  
Solutionstar Settlement Services LLC  
Equity Solutions USA, Inc.  
United States Appraisals, LLC  
United Lender Services Corp.  
Cushman & Wakefield Global Services, Inc.  
Collateral Intelligence LLC  
FT Valuation Services, LLC

Review of Application for Certified Assessor

None

Review of Application for AMC

SettlementOne Valuation Corporation

Mr. Baker stated that the State of Pennsylvania had filed a complaint against them because they had started practice before their license was issued. They now had a license in Pennsylvania. After review and discussion, Mr. Mandato made a motion, seconded by Mr. Nickel to approve the AMC permit of SettlementOne Valuation Corporation. The motion carried unanimously.

Review of Application for Examination

None

Review of Application for Trainee

Rocco DiBruno

Mr. Baker stated that he had received a misdemeanor charge over seven years ago and he did not have any criminal history on his background check but had answered a question on the application indicating that he had criminal history. After review and discussion, Mr. Nickel made a motion, seconded by Mr. Mandato to approve the trainee application of Rocco DiBruno. The motion carried unanimously.

Review of Application for Exemption

None

Review of Application for Reciprocity

Kevin Kernen

Mr. Baker stated that he was named in a complaint that was filed in another jurisdiction, which the complaint was frivolous, and was ultimately dismissed; he was licensed in good standing in Florida. After review and discussion, Mr. Nickel made a motion, seconded by Mr. Mandato to approve the reciprocity application of Kevin Kernen. The motion carried unanimously.

Review of Hearing Officer Recommendations

None

Review and Deliberation of Consent Agreements

Lillias Brady 19-09-12 & 19-07-13

Mr. Gillis questioned if the mistakes made in her reports were out of carelessness. Mr. Gillis stated that he read in the consent agreement that she had spoken to the loan officer directly and if that were fact that was actually another violation. Mr. Nickel stated that the mistakes were of

careless nature and the voluntary discipline matrix could serve as a guideline for Council as far as a discipline. Mr. Nickel stated that her offenses were a level three offence on the matrix. Mr. Nickel stated that the recommended discipline for level three offenses included the following: Formal Reprimand or equivalent; corrective education; short suspension; medium probation; monitoring; restriction on scope of practice, area of practice or ability to supervise; moderate fine; payment of restitution and/or costs; or any combination of above. Mr. Baker stated that the consent agreement ordered a \$750 fine, six months' probation, and an additional 15 hours of continuing education in the area of ethics and professional standards. Mr. Nickel questioned what the maximum fine that could be ordered would be. Mr. Maloney stated that maximum fine was \$500 for each violation.

Mr. Nickel did not feel that the discipline in the consent agreement was sufficient and questioned how the 15 hours of continuing education in the area of ethics and professional standards was going to help Ms. Brady take the correct pictures for the right comparable. Mr. Nickel stated that Ms. Brady did not use the right comparables and that was not going to be solved by taking 15 hours in the area of ethics and professional standards.

Mr. Nickel suggested that the appropriate discipline for these violations would be a short suspension of four months, followed by a probation period of six months during which Ms. Brady would submit a quarterly log to Council and Council could select work product to review, 15 hours of continuing education, plus require her to take a seven hour course on the subject of understanding sales comparison approach to value for residential properties (in addition to the 15 hours), and a \$750 fine.

After review and discussion, Mr. Nickel made a motion, seconded by Ms. Ennis, to reject the proposed consent agreement for Lillias Brady and recommended that Ms. Brady received a suspension of four months, followed by a six month probation during which Ms. Brady would submit to Council a quarterly log for Council to select work product for review, 22 hours total of remedial continuing education, 7 hours of which shall be taken in a continuing education course on the topic of understanding sales comparison approach to value for residential properties, and a \$750 fine. The motion carried by majority with Mr. Mandato recused.

Mr. Maloney stated that he would contact the Attorney General's office and relay the Council's rejection and discipline suggestions for Ms. Brady.

#### James Devage 19-07-12

Mr. Baker stated that Mr. Devage certified that he conducted an interior inspection but his assistant took the interior pictures and did not enter the residence. After review and discussion, Mr. Nickel made a motion, seconded by Mr. Gillis, to accept the consent agreement of James Devage. The motion carried by majority with Mr. Mandato recused.

#### Review of Application for Temporary Practice Permit

None

#### Review of Experience Log

None

Approval of Continuing Education Activities

Mr. Baker stated that the al la mode courses only benefited al la mode users that subscribed to their product to take those courses. Mr. Mandato stated that he used ACI and they had their own training modules as well. Mr. Maloney stated that the course could fit under the Council's Rules and Regulations.

After discussion and review, Mr. Nickel made a motion, seconded by Mr. Gillis, to approve the continuing education in the listing below. The motion carried unanimously.

ASFMRA

Introduction to the Valuation of Permanent Plantings  
Key Issues of Grain Elevator Valuation  
ASFMRA 85th Annual Convention Day 1 and 2  
Rapid Fire Case Studies 2014  
Cost Approach for General Appraisers (A301)  
Cost Approach for General Appraisers Online  
Integrated Approaches to Value (A304)

A La Mode Technologies, Inc.

Accurate Sketching Made Easy\*  
Developing Complaint Reports Using TOTAL  
Mobile Appraiser Workflow  
Controlling Your Data with TOTAL

Washington DC Metro Area Chapter of the Appraisal Institute

Valuation Summit

Appraisal Institute

Unraveling the Mystery of Fannie Mae Appraisal Guidelines – Synchronous  
Residential Market Analysis and Highest and Best Use

Delaware Chapter of the Appraisal Institute

Delmarva Real Estate Outlook

Allterra Group

2014-2015 National 7 Hour USPAP Course  
Appraisal of Single Family Residential New Construction

Discussion of Meeting Date for January 2015 – ASC Review

Ms. McAtee stated that the ASC was scheduling their biannual audit and wanted to know if Council could move their Tuesday, January 20, 2015 meeting to Thursday, January 22, 2015 so the meeting would take place at the end of their audit. The Council agreed with the date change. Ms. McAtee stated that she would advise the ASC of the date change.

Correspondence

None

**Other Business before the Council (for discussion only)**

Ms. McAtee requested that the professional members of Council continue to spread the word on the upcoming seminar and the registration form was available of the Division's website.

Mr. Nickel stated that he noticed an abundance of temporary practice permit ratifications on the agenda and that some individuals were on their multiple times. Mr. Nickel stated that he was still concerned that these temporary permit holders lacked the location competency to complete assignments in the State of Delaware and he just wanted to mention it to keep the topic on the Council's mind.

**Public Comment**

Ms. Wilson welcomed the two new members to the Council and stated that she would email her colleagues about the seminar.

**Next Meeting**

The next meeting is scheduled for October 21, 2014 at 9:30 a.m. in Conference Room A second floor, Cannon Building, 861 Silver Lake Boulevard, Dover, Delaware.

**Adjournment**

Mr. Nickel made a motion, seconded by Mr. Gillis, to adjourn the meeting. There being no further business before the Council, the meeting adjourned at 10:56 a.m. The motion carried unanimously.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'A McAtee', with a stylized flourish at the end.

Amanda McAtee  
Administrative Specialist II

*The notes of this meeting are not intended to be a verbatim record of the topics that were presented or discussed. They are for the use of the Council members and the public in supplementing their personal notes and recall for presentations*